

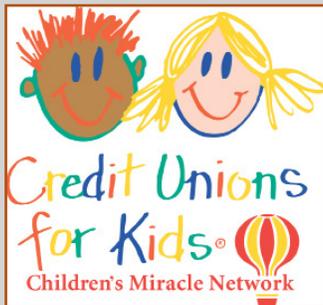


January 2019

NOTES OF INTEREST

FDLCU Welcomes New Employees

During the month of November, Fond du Lac Credit Union's staff grew by two new employees: Caitlynn Carlson and Kelly Gray. Caitlynn was hired-on to fill the new position of a Marketing & Social Media Coordinator, while Kelly is the newest addition to the Lending Team. Welcome Kelly and Caitlynn!



On February 14, stop in and donate to Children's Miracle Network. FDLCU will match your donation dollar for dollar! Won't you help us help the kids at Children's Hospital of Wisconsin?

Getting Started with a CREDIT CARD - IT'S A MONEY THING

Email alerts, reminder apps and even automatic bill pay can help you stay on top of your payments.

Save Money, Win Money



Beginning on January 1, for every \$25 you save*, you will earn entries into monthly, quarterly and annual cash prize drawings. That's right, saving money can help you win money in our Saver's Sweepstakes™.

It's our way of rewarding you for making deposits. All you have to do is open a special deposit account, and for every month-over-month balance increase of \$25, we'll automatically enter you in the drawings, up to six entries each month.

Prizes are expected to be \$100 monthly, \$1,000 quarterly, and the grand prize is predicted to be \$5,000!

Saver's Sweepstakes prize winners are drawn on or about the 15th of each month. The odds of winning depend on the number of eligible entries. Winners' names are posted at SaversSweepstakes.com.

Stop in soon to get started and to learn more about Saver's Sweepstakes.

*See Fond du lac Credit Union for complete terms, conditions and official rules. Early withdrawal limits may apply. Federally insured by the NCUA.

Board of Directors Election & New Members

The nomination deadline for new candidates for the Board of Directors has passed. As a result, the nominating committee has submitted the following names for re-election:

- Amy Teifke (appointed to replace Bernie Bonlander)
- Sara Wild (appointed to replace Mark Vande Berg)
- Marty Schibbelhut
- Jeremy Vanderaa

Amy Teifke will be officially appointed for a two year term, and other incumbents will be officially appointed for another three year term at the Annual Meeting. Fond du Lac Credit Union's 64rd Annual Meeting will be held at the Credit Union Office, 91 N. Pioneer Road on Thursday, March 21, 2019 at 5:15 p.m



91 N. Pioneer Road
Fond du Lac, WI 54935
920. 921.1123
www.fdlcu.com

HAPPY
2019

**FDL Credit Union
Celebrates 65 Years
this March**



**Thank You
For 12 Years, Mark!**



Mark Vande Berg served on Fond du Lac Credit Union's Board of Directors for 12 Years until completing his term November, 2018.



REMINDER!

Tax refund checks payable to two parties (for example, John Smith **and** Jane Smith) must be signed by each person listed on the check!

Delivering "Baskets of Hope"



During the month of December, Fond du Lac Credit Union participated again in the "Baskets of Hope" program organized by the Solutions Center. With help from our staff, members, and the Fond du Lac community, we were able to donate 15 baskets to help families as they move out of shelters and into their new homes. We would like to extend our gratitude and appreciation to all of those who contributed and helped us deliver a 'Basket of Hope' to the families within our very own community. Thank you!

Enroll in Buzz Points® and receive 250 points when you first join! Simply use your FDLCU debit card to earn points and redeem them for rewards.

CU Scholarship for You

If you thought Fond du Lac CU could help you pursue a college education only by offering you a student loan, think again. FDLCU offers two different scholarships as well!

The Traditional Scholarship - \$500:



- Applicant must be a member of FDLCU, have a cumulative high school grade point average of at least 3 (on a 4 point scale), must have been involved in school and community activities.
- Applicants must be a high school senior accepted for admission to a Technical College or University and be enrolled at least half-time in a degree or certificate program at one of the above stated schools for the fall term immediately following high school graduation.

The Nontraditional Student Scholarship For Returning Adults and Single Parents - \$500:

- Applicant must be a member of Fond du Lac Credit Union.
- Returning adult student with a commitment to learning and the potential for academic success.
- Returning adult student or single parent who has experienced a significant gap in their education
- Applicants must be enrolled at least half-time in a degree or certificate program at a Technical College or University.

All applications must be received by April 1 and you can find the application at www.fdlcu.com under Forms > Scholarships.

FACTS

WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and
- _____ and
- _____ and

How?

All financial companies need to share _____ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their _____ personal information; the reasons _____ chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For our affiliates to market to you		
For nonaffiliates to market to you		

Questions?

Call 920-921-1123 or go to <https://www.fdlcu.com/contact-us.php>

Who we are

Who is providing this notice?

What we do

How does protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

-

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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Other important information